



Appl. No, 10/777,586  
Prelim. Amdt. Dated Nov. 4, 2004

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 10/777,586  
Applicant : Roger Howard Williams III  
Filed : Feb. 12, 2004  
Title : Systems and Methods for Implementing an Interest-Bearing Instrument  
  
TC/A.U. : 3624  
Examiner : Unknown  
Docket No. : 17211-001

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT**

Sir:

Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 17 of this paper.

11/10/2004 BABRAHA1 00000003 10777586

02 FC:2202 486.00 OP  
03 FC:2201 132.00 OP